1: Gorer J-5 (1937)1938 AK5 Lepcha AK5

428 of sons the biggest fields will be split in two. Should two or more
596 brothers wish to continue to live together they will be given
428 adjoining fields. In recent years there has only been one such division; Ongden and his two brothers separated during their father's life-time.

592 An example of the working of the joint family can be given
596 from Tafoor's household. This, the biggest in the village, consists of fifteen people: the second Dorjé Lapoon, the elder brother of the Muktair, Tafoor's dead father, and his newly-married wife Pumri who was formerly his aunt: Tafoor, his wife and four children; Chudo, Tafoor's younger brother, with his wife and three children; Prumtu, a fifteen-year-old half-sister of Tafoor; and a distantly related celibate lama. The whole household work together on the temporary fields, of which only one of each sort is cleared each year. Beyond a few animals, the second Dorjé Lapoon and his wife own no property; it would not be seemly for him to do so as a revered Dorjé Lapoon. Tafoor and Chudo have separate rice and cardamum fields and animals; but the produce, though kept separate, is taken in approximately equal quantities
● [426] for household consumption. They share in the payment of the taxes and the liquidation of the debt left by their dead father; the rest of the cardamum money each spends as he thinks fit. Though there is only six years difference in their age they act and appear as if they were of different generations; Tafoor is notably serious and responsible, Chudo rather childish and always joking. The second Dorjé Lapoon and his wife are treated as honoured guests and have no responsibilities; Mrs. Tafoor fills the rôle of 'house-mother', saving the sowing seed and giving out the stores to be cooked, Mrs. Chudo that of 'youngest daughter-in-law', doing the cooking and making herself useful.

423 Land can only be owned by men; in the event of a woman or
428 group of women being left sole possessors of a property they must
577 acquire, either by marriage or adoption, a male who can inherit the property. Some childless couples adopt a son (*kup-tsop*—literally a substitute child) to look after them in their old age and to be their heir. In nearly all cases such adopted sons are the children
428 of near relations.[10] Should a person die without heirs or should the heirs be too young to work the property a *ké-tsop* (a word formed on the analogy of *kup-tsop*, a substitute tax-payer) will

[10] Further details about adoption will be found in Chapter VI, p. 177.

1: Gorer J-5 (1937)1938 AK5 Lepcha AK5

CHAPTER FOUR

MONEY LENDERS AND TRADING FRIENDS

i

426 439 At Mangan, on the main mule road between Tibet and Gangtok, above the only solid bridge which connects Zongu with the mainland, are a group of half-a-dozen mixed stores. These stores are owned by Indians, members of the Mahawari caste, a caste of hereditary money lenders and misers. They have been settled in the neighbourhood about thirty years; before Mangan was developed they lived at Singthem. Ostensibly they are only shop-keepers; in point of fact their chief profit is made by advancing cash and goods to the neighbouring peasants against their produce. Formerly they used to deal with every sort of crop, but since the introduction of cardamum they have concentrated exclusively on that. The State has given these traders, or, as they are locally called, kanya, the monopoly of the cardamum trade, and they are therefore able to impose a uniform price.

The presence of these kanya in the neighbourhood has been an almost unmitigated disaster for the Lepchas. Were they honest it would still be bad, for their proximity has to a considerable extent sapped the Lepchas' energy. It is easier to buy ready-made clothes than to go long journeys to obtain thread and then spin and make up the cloth; and so they buy cheap and shoddy cloth and ready-made clothes; they are colder, dirtier and more ragged than they used to be and their children die of bronchial complaints. In the lean summer months it is easier to get grain on credit than to search for food in the forest; and so, through the line of least resistance they get more and more heavily into debt.

The Lepchas are at a complete disadvantage in dealing with the kanya. Neither they nor anybody outside the caste can read the peculiar script of the Mahawari; but the Lepchas cannot deal with figures and are unable to calculate the prices they should

1: Gorer J-5 (1937)1938 AK5 Lepcha AK5

426 receive or the debts they owe; when they get receipts they cannot
439 read them nor tell if they are correct. Though they have a strong conviction that they are badly cheated by the kanya they can do nothing about it; intentional dishonesty in any form is so alien to them that they cannot comprehend or deal with it; they puzzle about the sums that the kanya say they owe; they are convinced that they are too high, but they cannot dispute them and have to pay. Since the kanya have the cardamum monopoly and collect the selling tax the Lepchas cannot take their produce elsewhere; and it is questionable if it would pay them to do so, for against the higher prices obtainable in Gangtok and Kalimpong must be set the cost of porterage. As with many such crops the price is often higher at the end of the season than at the beginning, but the kanya will not let them wait on the market; at the beginning of the season they send representatives to their debtors claiming immediate payment, and threatening Court proceedings if the cardamum is not forthwith handed over. If the kanya would give cash for the surplus crop the Lepchas would be better off; but it is extremely difficult to get ready money, beyond what is needed for tax-paying, out of them. When the cardamum is brought in the kanya claim that they have no money to hand and force goods, either metal ware, or china, or cloth, on to the sellers. And if during the rest of the year people come in to buy goods, rice seed, or cloth, or salt, they refuse to take cash except for quite small sums (say under Rs. 10). They bully and force and persuade the Lepchas to take goods on credit whether they want them or not.

426 Their rates of interest are extortionate. For a maund of rice or Rs. 10 worth of shop goods they demand a maund of cardamum. The cash price of rice at Mangan is Rs. 5/12; the present price of cardamum is Rs. 12 and it has been considerably higher. If there is not sufficient cardamum to pay the debt at harvest time the arrear is carried forward at a maund-and-a-half for a maund, or Rs. –/6 for Rs. 1. The rate of interest charged on loans comes to 25% per year at the lowest. According to a reliable informant outside Zongu I was told that according to the laws of Sikkim State no interest is allowed to be charged on goods sold on credit and a maximum of 12½% on cash loans.

Some years ago, it is said, a complaint was made to the Central Court that the kanya were using false measure, taking off 5 seers in the maund (10 lbs. in 80); the kanya were fined Rs. 3,000 and

1: Gorer J-5 (1937)1938 AK5 Lepcha AK5

they told the Lepchas that they would take it out of them; it is the opinion of the most intelligent of them that they are doing so. The Court has made various rules to try and control the devices of the kanya. Nowadays they are not allowed to make out the bills themselves and if the Lepchas were literate this would be a great help; as it is it is usually the postmaster who makes out the bill and the debtor puts his thumb mark on it. Nowadays too during the buying season there is an official checker—a Nepali. An application was made to Court in the spring of 1937 to have the kanya removed because their proximity was the chief reason for the indebtedness and distress. Some years ago the Court sent out an order that people were not to borrow so much and the kanya were not to cheat so much; but with the shops there on the spot and with cunning and insinuating salesmen, the Lepchas are unable to resist.

With the exception of, I think, only one household (Nariya and Rigya) everybody in Lingthem is indebted to the kanya; the average debt is between Rs. 20 and Rs. 100, but some people are much more heavily indebted. The biggest single debt is that left by Tafoor's father the Muktair; this amounted to Rs. 1,200 and was chiefly contracted through the expense he incurred in rebuilding and re-furnishing the monastery, though a certain amount went to the improvement of his own house and the entertainment of distinguished guests and of the workers from distant villages who helped in the monastery building. Before his death the Mandal organised a village feast for him at which everybody gave cash gifts according to their ability; but the sum was too great for the neighbourhood to liquidate. His heirs, Tafoor and Chudo, have commuted the debt, arranging to pay off both principal and interest at the rate of six maunds of cardamum each every year for ten years. Their personal debts are quite small, and are regulated at the end of each year. Of living people probably the most indebted is the Mandal, who owes about Rs. 500, also chiefly borrowed for entertainment. After him comes Katel; the principal of his debt nobody knows, not even he himself; but out of the sixty maunds of cardamum he harvests (this is almost the biggest crop of anybody in the village) forty have to go in debt.

To illustrate the way the indebtedness works I propose giving the complete history of two debts. In 1933 Datoop incurred considerable expense on account of the funeral of his father's fifth wife, who was a nun, and of his eldest son's marriage. He

1: Gorer J-5 (1937) 1938 AK5 Lepcha AK5

426 therefore borrowed Rs. 100. Since 1933 he has made the following payments :—

1934	2 maunds of cardamum	at Rs. 8 –	Rs. 16
1935	3 „	„	at Rs. 10 –	Rs. 30
1936	5 „	„	at Rs. 12 –	Rs. 60
				Rs. 106
		Less tax at Rs. –/12		Rs. 7/8
				Rs. 98/8

He is told that he still owes Rs. 40, but he hopes this year if the price and harvest is good, to clear off the debt. He does not know what interest is charged : ' nobody can work it out, and you have to pay what the kanya claim. You *can* get cash from them, but it is very hard to do so ; they push goods on to you and try to force you to take them.'

Thirteen years ago, when his step-father died, Kurma *gyapön* borrowed Rs. 100 for the funeral expenses. Cardamum was fetching a high price then ; the next year he gave four maunds and asked the kanya to tear up the bill. Apparently he just tore up a piece of paper, for the next year he reclaimed the money, and as Kurma had no receipt he could not dispute the bill. For a couple of years he did nothing about it and then the kanya sent a policeman to bring him to Court ; Kurma protested that as he had already paid the bill he would go directly to the Maharajah and present the case to him ; and with that intention he took with him a hurricane lantern and an umbrella. The policeman left him at Mangan and Kurma went to buy oil for his lantern ; the kanya saw him and asked what he was doing ; to which Kurma replied that he was setting out for Gangtok to present his case to the Maharajah. The kanya suggested that this was a little drastic, and suggested that he go and fetch Balyoop of Panung to act as an intermediary. Finally a compromise was arranged whereby the debt—both principal and interest—was set at a fixed sum to be paid off at the rate of one maund a year ; Kurma believes that the full value of the maund is being written off. Today he still owes Rs. 40.

Until very recent years the kanya were able to send the police of their own accord to distrain animals and jewels against long-standing debts ; nowadays they are only allowed to do so after an

1: Gorer J-5 (1937)1938 AK5 Lepcha AK5

award from the Chief Court at Gangtok. About ten years ago the kanya sent their servants to seize Songpo *youmi*'s cattle and his wife's jewels; but the Mandal stood security for the cattle with his own cardamum and neighbours clubbed together to redeem the jewels. About the same time Patek's father had two bullocks and a milch-cow distrained; fifteen householders banded together to stand security and returned the animals to their owner. Only three years ago the kanya attempted to sell by auction three orange trees, a rice terrace and a cardamum field belonging to Tempa, who had an outstanding debt of Rs. 100. This however was a complete failure for nobody bid at the auction except Tempa himself; he bought back his property at Rs. 60 which cleared his debt. In 1937 a man of Panung had a cardamum field sold by auction, but this was after judgement had been given against him at Court; he and the kanya had both been found guilty of buying and selling cardamum without paying the sales tax. In this case the field was bought by a man of Lik across the river, who paid off the debt and now uses the field as his own.

It is only the internal co-operation of the Lepchas and the paternalistic rulings of the Court which have prevented the Mahawari getting a stranglehold on the lives of the Lepchas of Zongu such as they hold over nearly every Indian peasant and piece of ground. They are such a powerful caste and so incalculably rich that they appear to be able to defy all governments, whether British or Native; they together with the Kabuli and the other leeches are far and away the greatest cause of misery, distress and poverty in the whole Indian sub-continent.

There are also debts inside the village, but they are of a very different nature. If a person is short of crops he will borrow from a neighbour. If he returns the loan within a year he has no interest to pay, if over a year he must repay three measures for every two borrowed, for it is considered that the seed will have produced a harvest. If an animal is borrowed it will simply be replaced or its equivalent in cash given in due course. If the repayment is long postponed a chicken and a load of *chi* will be given when the debt is repaid. There is no interest on cash loans for the first year; after that there is an interest of Rs. –/3 on the rupee and a feast should be given by the debtor to the creditor every year. If after, say, three years the debtor finds that he can only repay the principal he will bring the money, together with a dead fowl and a load of *chi* to the creditor and ask for the interest to be remitted; this is

1: Gorer J-5 (1937)1938 AK5 Lepcha AK5

426 always done. Inside the village the hire of a pair of bullocks is 8 lbs. of grain for one day or 12 lbs. for two.

ii

608 439 Before the beginning of this century when money was introduced and shops set up in the neighbourhood, Lepchas had to travel abroad to obtain cloth and thread, salt and metal goods. They used [386 314] to collect in the forest the red dye-wood called *vyim* (the Nepali call it *majita*) and take that and whatever surplus crops they had up to the Tibetan border, where they would exchange it for salt and wool. Some of the salt they would then take to Darjeeling to exchange for thread and cloth. In order to be able to trade continuously and to receive hospitality and protection in foreign countries a formal relationship with religious sanctions was instituted. This relationship, and the two parties who entered into it, were called *ingʒong*,[1] which means literally 'like a younger brother'. For the formal establishment of an *ingʒong* relationship a pig must be killed and the intestines (*shafot*) offered to the Gods, in particular Komsi*thing*, the Lepcha supernatural who invented the relationship and who is, as it were, its patron saint; then a feast is held and the pig eaten, and the two contracting parties swear solemn oaths always to love and help one another, and never to do or think evil; after this an old and experienced man (not a lama, but it matters not who else) prepares the rite of *sakyoufaat*, the sacrifice of butter, which recurs in almost all Mun ceremonies; a cup is filled with strained *chi* and four dabs of butter are smeared round the sides; holding this the old man addresses the two who wish to become *ingʒong*, impressing on them the seriousness of the occasion, and the sanctions which would follow the breaking of their vows. Each of the *ingʒong* then drinks out of the cup and eats two of the dabs of butter. This solemnises the situation, and should either thereafter speak evil of or harm the other the god Komsi*thing* will send the devil Sankyor *moong* to punish him. It is said that Komsi*thing* first thought of the institution in the early days of creation when he was drunk; he then made *ingʒong* with all the foreigners who had goods which he did not possess: with the Nepali for their pigs, with the Plains Indians for their copper vessels, with the Bhutanese for their fine cloth, with the Tibetans for their rugs, and with the Sikkimese for their oxen.

[1] Lepchas tell me that the Tibetan term is *re-koo*, the Bhutanese *pre-koo*, the Nepali *mit*.

1: Gorer J-5 (1937)1938 AK5 Lepcha AK5

832 pop-eyes or folded eyelids are ugly; so are dimples, too big or too
826 small a mouth, a protub[illegible] bottom or big breasts. Particularly disliked is too big a head or 'curved face', that is a face which in silhouette does not fall into one plane. White and even teeth and a pleasant smile are also desirable. Men and women are considered equal in beauty but a woman is considered to be at her most beautiful at the age of twelve, a man at the age of twenty. It is considered that on the whole a beautiful man will marry a beautiful woman and an ugly man an ugly woman, but this does not happen invariably; and the ugliness of a person is not considered to be a valid reason for refusing a marriage. A woman's beauty is considered to be somewhat spoilt by childbearing.

826 The differences in beauty of children are remarked but little importance is paid to childish beauty as it is considered essentially impermanent. A girl with a big head and eyes and body and feet is considered somewhat man-like and it is thought that she will work slowly in everything. A man with small features and particularly long eyelashes is considered to look like a woman; such a person will be a swift runner and a clever climber of trees and rocks, able to go where others cannot. Apart from these qualities the idea of temperament is not linked at all with physical appearance.

Freckles are considered disfiguring; they are the *tamtoom* of children who are not orphans eating bamboo shoots when the rice is ripe. 'Just as children have parents above them so rice has bamboo above it; consequently children who have no parents are not affected by this.' Black marks on the skin are caused by young people eating pig's stomach. There is no remedy for either of these disfigurements. On the whole beauty is not of much positive emotional importance; it is only when people are markedly unbeautiful that they are liable to be shunned. Beauty adds to the desirability of strangers as sexual partners; I do not think it is remarked at all in people with whom one is familiar. At the big monastery feasts I often asked people whom they considered to be the best-looking person present; when they did not produce an obscene joke as an answer they would usually refuse to pronounce judgement unless there was a stranger present, in which case the stranger was nearly always chosen. Good-quality and clean clothes and jewels add to the self-confidence of the wearer and to a certain extent enhance the wearer's beauty; but clothes and jewels could
832 never be a substitute for beauty. Nobody would think of borrowing
426 other people's clothes or jewels in order to appear finer and richer

1: Gorer J-5 (1937)1938 AK5 Lepcha AK5

than they really are; they would be frightened of spoiling or losing them, though girls might try on the clothes and jewels of a friend for a moment just to see how they look. The only occasion on which clothes are borrowed is in the case of emergencies, for example if a person gets very wet far from his own home. Sometimes, it is said, a girl will dress up in men's clothes as a joke, but it would be considered rather shameful for a grown man to dress up as a woman, though young boys occasionally do so in play. One or two lamas told me that men were essentially superior to women, but I never heard similar opinions from a layman. Various details suggest that there is a sentiment of sex-rivalry, but it only seems to be openly formulated through contact with Nepali or Tibetans. In specifically Lepcha contexts this rivalry is unformulated and unstressed.

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viii

The ideal life of a Lepcha could be schematically represented by a slightly undulating curve, at first rising steeply, and then gradually flattening out, but still rising somewhat till the very end, when there is a tendency to drop again. The first years of life are a period of relative obscurity; a young child consumes more than he gives, and is therefore a weight on his parents and the community. Children are not on the whole harshly treated, but once they have achieved physical independence very little attention is paid to them. Grown-ups do not talk to or play with children; except when they are by themselves children are in the background to do simple chores and to be taught to equip themselves for adult life; they are a responsibility, not companions. There are no organised games for children, and no instruments which are intended to be children's toys; nor for that matter are there any games for adults. A few Lepchas know of the Nepali game of 'Cows and Tigers' (an elaborate form of the game of which the European 'Fox and Geese' is another representative) but they do not play it and do not understand why other people should do so.

855 524

After about the age of ten a boy takes an increasing share in the productive work of the community and, as he grows up, is co-opted more and more into the communal life. There is no abrupt transition for the male between childhood and manhood; a youth takes on additional responsibility and work, and mingles more in the pastimes and discussions of his elders, according to his ability and private inclinations. Sexual experiment and adventure, marriage

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2: Morris T-5 (1937)1938 AK5 Lepcha AK5

amicably settled, for nothing happened for the next five 159
weeks. It then transpired that the Dorje-Lopön and 837
Jiroong's wife had made a private arrangement to meet from time to time, and that they had not the slightest intention of putting an end to their affair. During this time, although the Dorje-Lopön was living in the same house as Chapshay and Atyok, it was noticed that he had no relations with them; and it was on this account that people became suspicious. Chapshay and Atyok put up with this state of affairs for a further three months and then departed to their own home. An official protest followed and this time a divorce was [536]
arranged, as a result of which the Dorje-Lopön was required to give one ox, one pig, one copper-pot and twenty rupees in cash as compensation. As he had no ready cash he borrowed [426]
the twenty rupees from the monastery funds; and has still not liquidated the debt. Having settled this affair he announced that he had done with women for the rest of his life, and that henceforth he would remain celibate. He went so far as to say that he would not marry Jiroong's wife even should the opportunity occur. Two months later Jiroong went down to the Mandal, told him that the Dorje-Lopön had again started meeting his wife, and asked what he should do. Another meeting was held; and as a result of its deliberations Datoop was ordered never to let his father out of the house by himself. The Dorje-Lopön, although head of the monastery, was told of this order and specifically warned that he must only visit the monastery for the purpose of attending public ceremonies, and that in no case was he ever to enter the *Hla-gong*. In spite of this the old man still contrived regularly to meet Jiroong's wife, as a result of which her husband decided to divorce her. For some time all three lived together in Jiroong's house, and in the meantime the Dorje-Lopön helped Jiroong in his fields.

Poor Jiroong deserved a better fate than has actually been 159
his lot. After a number of friendships here and there he grew 587
tired of an aimless existence and decided to marry again. There then came to the village the sister of Tempa. She was

2: Morris T-5 (1937)1938 AK5 Lepcha AK5

would be a pity; but no one can wish to see them preserved as mere "museum specimens," which is what they are at present. After this short digression on possible improvements let us now return to the subject of agriculture.

Rice terraces are used every year; but it is usual to plant a different one of the six or seven varieties in use each year, as this is considered to be less exhausting to the ground. Dal, or pulse, which is the almost invariable accompaniment to cooked rice in the greater part of India, cannot here be grown on account of the coldness of the climate. The Mandal thinks that compared with "dry" cultivation the terraces give a slightly higher yield per acre: moreover, once made they are easier to work and less liable to damage by cattle. They can also be ploughed; whereas all other cultivation, except the few more level fields around the house, has to be laboriously prepared by hand. For this purpose a large hoe, with its blade turned at right angles to the handle, is the only tool in use, as is also the case in most parts of Nepal which I have visited. Not every man possesses a plough; but it is always possible to borrow a neighbour's, giving one's labour in payment when required.

Most of the crops in Lingtem are grown in fields which are used only once in every eight years, after which they are allowed to revert to forest. This system is very common in Assam, where it resulted in the complete deforestation of large areas before it could be controlled. In Lingtem, however, it is at least not harmful; for owing to the abundant rainfall the forest grows again in the course of four or five years. This is not to say, however, that more productive use could not be made of the land.

5th April:

We heard that Jiroong was sowing his dry rice this morning and accordingly went to investigate. This involved a steep climb for some five or six hundred feet above the monastery. In addition to Jiroong and his wife (plus the babies, who were left to play), there were present also

2: Morris T-5 (1937)1938 AK5 Lepcha AK5

CHAPTER 13

Economics

177 MOST books dealing with primitive peoples contain at least one depressing chapter on the evils resulting from European contact, either through missionaries, education, or trading; but in this particular case the British Government, which has indeed made far too many mistakes in India, can be held completely blameless, in view of the fact that Sikkim is an independent state; and although one or two missionaries have been allowed to work in the country they have so far not been permitted to [426] carry on their activities in Jongu. But every piece must have its villain; and in Jongu he is the local money-lender.

[651] 437 426 Although the people are very lightly taxed, the provision of the actual cash necessary for this purpose has introduced a complicating factor, for prior to the introduction of direct taxation the Lepchas depended entirely upon barter for such few of their needs as they could not themselves produce. Indeed, they still use only this system in dealings among themselves. Suppose, for instance, that a man has a surplus of grain at the end of the season. He does not sell it, but either makes it into *chi* or loans it to some fellow-villager who may be short of food. If the borrower repays the loan within one year no interest is charged: otherwise fifty per cent is added to the principal when the loan is repaid—in kind, of course. In return for the use of plough oxen it is usual to give the lender eight pounds of grain per day; but if a bullock is required for a sacrifice or ceremony it is usual to repay the loan in kind. If this cannot be done for some considerable time the borrower usually takes a chicken and some *chi* to the lender, but apart from this no interest is charged.

2: Morris T-5 (1937)1938 AK5 Lepcha AK5

439 Until about twenty years ago most of the Jongu peopl
426 used to take forest dyes to Lachen, in North Sikkim, whic
they exchanged for Tibetan salt and wool. They kept
certain amount of this salt for their own use, but the bul
of it they took into Darjeeling, where they exchanged it fo
raw cotton, which their women spun into cloth. But gradu
ally the money-lender, who all over India is also a genera
trader, wormed his way into Sikkim; and found the Lepcha
easy prey. One rather unexpected result of this is that th
Jongu people no longer wander far from home; and althoug
most of the older people have been often as far afield a
Darjeeling and Kalimpong, very few of the younger gener
tion have been further than Gangtok, and only then for
very occasional jaunt.

439 In the days before the money-lenders arrived most of th
608 Jongu people had a number of *Ingzong*, or blood-brother
in various parts of the country in order to facilitate the
trading relations. A few of the people still have *Ingzong* i
Lachen, but the system seems to be gradually lapsing excep
as a means of cementing a close friendship. Thus, a numb
of Lingtem men have become *Ingzong* with fellow-villager
but in these cases the relationship has no economic basi
476 In times of trouble an *Ingzong* will help one, and even wo
one's fields, if necessary. Karma says that one can alwa
be sure of a good meal at the house of an *Ingzong;* but apa
from this, it is useful to have a friend whom one can rega
almost as a relation. He says there is no ceremony in acqui
ing an *Ingzong;* but the two men will usually drink out
the same bowl and exchange ceremonial scarves. If o
wishes, one can cease the relationship: this is not do
formally, but merely allowed to lapse gradually and natu
834 ally. There are apparently no sexual privileges with th
womenfolk of an *Ingzong*, nor, on the other hand, any pa
ticular taboos; but owing to the fact that sexual relatio
among the Lepchas are, in any case, so free, my informatio
on this point is somewhat conflicting. The *Ingzong* relatio
ship is carried out only by men.

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2: Morris T-5 (1937)1938 AK5 Lepcha AK5

The money-lenders were first established in Mangen about thirty years ago, and for the first ten years or so everyone thought it was a great convenience to be able to meet his outside requirements on the spot: but now there is no one who is not in their debt, for as one of them said to me in Mangen: "Sir, these Lepchas are very simple people!"

The Lepcha is, in any case, extremely improvident; but owing to the ease with which it is now possible to replenish his stock of grain, or to borrow money in Mangen, he never considers the question of whether he can afford a feast or an animal for a sacrifice. Most people now obtain their seed from the money-lenders, in payment for which they have to set aside a certain definite proportion of the cardamom crop, without regard for what the current rate for that particular year may eventually be. It makes no difference what kind of seed is taken; the repayment is always in the form of cardamoms. The people also obtain advances in the form of cloth, salt, kerosene oil, and so on. For eighty pounds of rice, worth, on an average, say, seven rupees, they have to pay back a like weight of cardamoms, which at the present time is worth fifteen rupees; but the price fluctuates and in the boom years was as high as sixty rupees, but of these matters the ignorant Lepcha knows practically nothing. Similarly, cloth to the value of ten rupees is paid for with eighty pounds of cardamoms. The money-lenders will not allow the people to repay their debts in cash, even should this be available, nor will they accept any form of payment at the time a transaction takes place, for this would enable the people to keep out of their clutches and would be entirely contrary to their system of dealing. Should a man be unable to liquidate his debt at the time of the cardamom harvest interest is charged at the rate of half the principal per annum; that is to say, fifty per cent compound interest. The interest charged on cash loans is at the rate of six annas in the rupee per annum, which works out at thirty-seven and a half per cent per annum; but throughout India no man may be sued in court for more than twelve per cent. As a matter of

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fact, the Sikkim Laws lay down that no money-lender may charge a higher rate than this; but who can control this in a district where the money-lender himself is the only one who can read and write? People are required to give a receipt when they take a loan, but all they can do in actual practice is to affix their thumb-impression to the account written out by the money-lender himself: they neither know nor care what he has written. All that interests them is that they have been able to satisfy their immediate requirements, and it is only later, when the money-lender forecloses on them, that they find out how they have been cheated. With a view to remedying this state of affairs a Jongu boy was sent to Gangtok in order to be educated, with the idea that on his return he could at least give the people some help in their dealings with the traders; but unfortunately he was only taught Tibetan! The Mandal thinks the only remedy would be to insist upon the money-lenders keeping their accounts in that language, an arrangement comparable with ordering an English bank to keep its accounts in Chinese.

A further cause of debt is that the money-lender takes every opportunity of foisting unwanted goods upon the Lepchas, who have not the strength of mind to refuse, especially when no payment is demanded at the time. This usually takes the form of cotton material of the very poorest quality, as a result of which most of the people, and particularly the children, are nowadays clothed in material ill suited to the climate. At one time they used a great deal of wool; but in recent years most of the Tibetan wool has been taken down to Kalimpong, where it is sold in bulk and shipped to America; and it is only when the bottom falls out of the American market, as it has at the moment of writing, that the Lepchas can afford to buy wool, for the price is otherwise much higher than they can afford. I tried to explain the mystery of fluctuating prices to them, but it was impossible to make them understand that a man at the end of a telephone in a distant country, the name of which they had not even heard, was ultimately responsible for deciding

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whether they should get warm woollen clothes, or have to put up with shoddy cotton. I should like to think that at least the Tibetan farmer made something out of the transaction; but he, too, is in the hands of the Indian moneylenders in Kalimpong, caught in the intricacies of a vicious circle. The remedy is, of course, obvious; but in present circumstances almost impossible of attainment.

Cardamoms are a State monopoly, and the right to trade in them has been sold to the official State Bankers, an outside concern which, in its turn, also controls all the moneylenders in the State. This is a convenient arrangement for the authorities and saves the provision of numerous extra officials; but even if the State itself assumed control of the business there would be no means of ensuring that the peasants were not cheated, petty (and usually underpaid) officials being much the same all over the East. Under the present system of taxation the people must obviously grow cardamoms, as in no other way can they raise the necessary cash with which to pay their taxes: and from a theoretical point of view their cultivation is a source of extra profit. Indeed, this actually is the case in many parts of Sikkim, where the people are more sophisticated, and better able to safeguard their own interests. There is no doubt that when the Maharaja's predecessors introduced this plant into Sikkim they did so with the motive of improving the people's economic condition; but in those days no one could be expected to foresee the disastrous effects of introducing uncontrolled monetary trading into an illiterate community, organised on socialist lines, which previously had no need of actual cash. As it is, cardamoms are a perfect curse in Jongu.